

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lukas A. Bennett
Debtor

Case No. 19-02128-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 21, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db	+ Lukas A. Bennett, 13305 Sawanna Ct., Glen Rock, PA 17327-9040
5199529	+ Aes/pnc Natl City, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5199532	CBY Systems, Inc., 33 S. Duke St., York, PA 17401-1401
5199536	+ Citizens Bank/fm, 121 South 13th Street, Lincoln, NE 68508-1904
5210379	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013 Addison, Texas 75001-9013
5199543	+ KHESLC, Attention: Bankruptcy, Po Box 798, Frankfort, KY 40602-0798
5210069	+ M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
5199545	MEP Health, LLC, PO Box 14000, Belfast, ME 04915-4033
5199559	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
5226460	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5199548	+ Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
5199551	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
5199560	+ U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044-0227
5199562	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5199556	Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5214059	EDI: BECKLEE.COM	Jun 21 2021 22:53:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5199530	+ EDI: AMEREXPR.COM	Jun 21 2021 22:53:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5199531	+ EDI: CAPITALONE.COM	Jun 21 2021 22:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5226595	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5199534	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275
5199535	+ EDI: CITICORP.COM	Jun 21 2021 22:53:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5199537	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 22 2021 11:58:27	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5199557	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 21 2021 18:54:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5199540	EDI: DISCOVER.COM	Jun 21 2021 22:53:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5199554	EDI: CITICORP.COM		

		Jun 21 2021 22:53:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5199538	+ Email/Text: electronicbkydocs@nelnet.net		
		Jun 21 2021 18:55:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5199539	+ EDI: NAVIENTFKASMDOE.COM		
		Jun 21 2021 22:53:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5199541	Email/Text: bankruptcynotice@fcbanking.com		
		Jun 21 2021 18:54:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
5199546	Email/Text: bankruptcy@frost-arnett.com		
		Jun 21 2021 18:54:00	Nashville Adjustment Bureau, PO Box 198988, Nashville, TN 37219-8988
5199542	EDI: FSAE.COM		
		Jun 21 2021 22:53:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
5199558	EDI: IRS.COM		
		Jun 21 2021 22:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5199533	EDI: JPMORGANCHASE		
		Jun 21 2021 22:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5203209	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 21 2021 18:53:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5199544	Email/Text: camanagement@mtb.com		
		Jun 21 2021 18:54:00	M&T Credit Services, Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240
5199547	+ Email/Text: Bankruptcies@nragroup.com		
		Jun 21 2021 18:55:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5225975	EDI: NAVIENTFKASMSERV.COM		
		Jun 21 2021 22:53:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5199561	EDI: PENNDEPTREV		
		Jun 21 2021 22:53:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5199561	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jun 21 2021 18:55:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5199549	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 21 2021 18:54:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5199550	EDI: PRA.COM		
		Jun 21 2021 22:53:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
5199552	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank/ Reeds Jewelers, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5199553	+ EDI: RMSC.COM		
		Jun 21 2021 22:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5199555	+ EDI: WFFC.COM		
		Jun 21 2021 22:53:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5214060	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5210722	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5212230	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5226075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Lukas A. Bennett jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

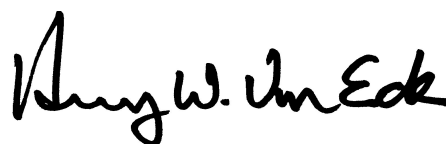
Debtor 1	<u>Lukas A. Bennett</u>	Social Security number or ITIN	xxx-xx-8656
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:19-bk-02128-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lukas A. Bennett

6/21/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.